



Feidhmeannacht na Seirbhíse Sláinte
Health Service Executive

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HSE HR Circular 04/2008

Date: 21st January 2008

To: Each Asst National Director, PCCC
Each Hospital Network Manager
Each Asst. National Director of HR

Re: Personal injury insurance cover for nurses employed in Mental Health services from 00.01hrs on 22nd January 2008

Dear Colleague,

I refer to the introduction of a scheme of personal injury cover for nurses employed in Mental Health Services who are assaulted during the course of their duties.

As you may be aware, the introduction of such a scheme has been the subject of protracted engagement with staff representatives, particularly, though not exclusively, in relation to the matter of psychological trauma. Inherent in the benefits payable under the scheme is an element of compensation for psychological trauma arising as a direct result of the serious physical assault. It is important to note that, while the cover includes psychological trauma, the actual physical disability must also be present. The event insured against is assault arising as a direct consequence of the insured person's employment, which shall, independently of any other cause, be the sole cause of any of the results. Cover will operate on a 24 hour basis, in the relevant hospital, home, centre, patients' home, travelling as part of the nurse's employment to and from patients/clients. The scheme is in operation from 00.01hrs on 22nd January 2008.

Benefits

The schedule of benefits payable under the scheme are as follows;

Major Injuries	Benefit
Death	€25,000
Quadriplegia	€100,000
Paraplegia	€100,000
Loss of two limbs/eyes	€100,000
Permanent loss of leg	€75,000
Loss of hearing in an ear	€30,000
Loss of a kidney	€20,000
Permanent loss or loss of use of a thumb	€20,000

Lesser Injuries	Benefit
Broken limb*	€3,000
Broken nose*	€3,000
Dental treatment (vouched) up to	€5,000
Broken bone in hand*	€3,000
Injury requiring sutures	€3,000

* hairline fractures are not included

Cover under the above terms is based on fixed benefits, with the exception of dental treatment which will be covered on vouched expenses up to €5,000. The main benefits would require medical confirmation of the relevant condition. Cover has been arranged by the HSE through Irish Public Bodies Mutual Insurances Ltd.

Claims Procedure

The claims procedure for the scheme is consistent with that already in place for other types of insurance claims under the HSE's insurance policies.

An incident of serious physical assault should be notified to the appropriate Line Manager in accordance with normal incident reporting arrangements. The various stages of procedure in such eventuality are;

1. Claim notified by employee to HSE
2. HSE notify Irish Public Bodies Mutual Insurances Ltd. (IPB)
3. IPB issue Claim Form to HSE
4. Claim form completed by injured employee
5. Medical Cert section of claim form completed by employee's doctor
6. Completed claim form returned to HSE
7. HSE forward claim form to IPB
8. IPB validate claim and issue cheque

Other Staff categories

The HSE, in co-operation with the State Claims Agency, is now proceeding to examine how a scheme applicable to all staff categories might be administered and funded.

Yours sincerely,



Martin McDonald
National Director of Human Resources

cc: **Ms Laverne McGuinness, National Director of PCCC, HSE**
Mr Liam Woods, National Director of Finance, HSE
Dr. Siobhan O'Halloran, Nursing Services Director, HSE